



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [GLACIER BANCORP, INC.](#)

**City/State** [KALISPELL, MT](#)

## Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [25,940,645](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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3	Consolidated assets between \$1 billion and \$3 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[GLACIER BANCORP, INC.](#)  
[49 COMMONS LOOP](#)

[KALISPELL, MT 59901](#)

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## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000) .....	21,416,279	16,406,678	12,801,300	11,423,740	9,676,700
Net income (\$000) .....	284,757	266,400	210,544	181,878	116,377
Number of BHCs in peer group .....	130	128	125	118	148

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
3.16	2.60	85	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89	3.95	3.29	92	
0.63	1.04	29	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37	1.08	0.93	68	
2.03	2.17	41	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60	2.72	2.60	58	
0.11	-0.09	90	0.23	0.51	17	0	0.15	7	0.09	0.14	37	0.11	0.11	58	
0	0.01	5	0.01	0.02	51	0.11	0.01	98	-0.01	0	17	-0.01	0.01	7	
0	0	46	0	0	48	0	0	42	0	0	86	0	0	42	
1.65	1.66	54	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87	2.18	1.55	92	
1.33	1.26	61	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78	
1.33	1.26	61	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78	
Net income (Subchapter S adjusted) .....				1.97		1.18		1.17			1.42				1.11
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.51	3.06	79	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74	4.54	4.06	85
Interest expense .....	0.09	0.25	13	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9	0.33	0.54	19
Net interest income (tax equivalent) .....	3.42	2.80	85	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85	4.21	3.54	91
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.02	0.11	24	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39	0.17	0.10	77
Earnings coverage of net loan and lease losses (X) .....	157.07	39.72	90	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73	17.72	0.97	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.29	1.23	61	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90	1.97	0.95	95
Allowance for loan and lease losses / Total loans and leases .....	1.28	1.20	61	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91	1.96	0.94	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.37	0.49	38	0.29	0.71	14	0.37	0.57	30	0.65	0.61	61	0.89	0.57	80
30-89 days past due loans and leases / Total loans and leases .....	0.37	0.32	68	0.20	0.39	28	0.24	0.43	30	0.40	0.44	52	0.57	0.32	83
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	4.18	-2.33	71	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27	9.51	13.97	33
Net short-term noncore funding dependence .....	3.59	-7.71	83	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47	6.89	9.65	34
Net loans and leases / Total assets .....	51.35	58.67	28	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47	66.83	72.64	25
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.64	8.98	44	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89	11.90	10.04	86
Holding company equity capital / Total assets .....	12.25	10.71	72	12.47	11.16	70	14.33	12.43	74	12.51	12.22	58	12.35	10.84	74
Total equity capital (including minority interest) / Total assets .....	12.25	10.82	70	12.47	11.29	68	14.33	12.57	74	12.51	12.27	58	12.35	10.89	73
Common equity tier 1 capital / Total risk-weighted assets .....	12.49	12.42	57	12.42	12.38	56	12.58	12.17	66	12.10	12.12	60	12.81	11.90	71
Net loans and leases / Equity capital (X) .....	4.19	5.53	25	4.82	5.58	36	4.82	5.21	43	5.40	5.29	51	5.41	6.82	20
Cash dividends / Net income .....	49.99	28.27	90	47.73	42.30	59	55.84	33.12	88	61	27.31	94	76.34	32.32	92
Cash dividends / Net income (Subchapter S adjusted) .....					3.14		-0.65			-12.02			17.36		19.39
<b>Growth Rates</b>															
Assets .....	40.19	10.50	93	35.23	16.68	89	12.95	9.26	73	24.82	7	90	2.71	9.89	18
Equity capital .....	37.74	7.46	90	17.66	6.99	85	29.35	10.49	86	26.42	7.89	88	7.36	13.71	42
Net loans and leases .....	19.67	3.36	87	17.70	9.07	79	15.48	9.10	79	26.24	7.89	92	15.27	12.54	71
Noncore funding .....	1.70	-14.79	75	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76	-22.72	-3.35	26
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Long-term debt / Equity capital .....	0	10.95	12	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31	0	4.39	27
Equity investment in subsidiaries / Equity capital .....	100.46	103.22	43	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72	107.19	105.17	57
Cash from ops + noncash items + op expense / Op expense + dividends .....	126.33	154.48	42	128.90	147.24	51	104	190.27	19	147	174.91	43	103.53	100.80	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	567,492	535,338	468,143	391,258	299,318	6.01	117.84
Income from lease financing receivables.....	871	1,195	1,001	714	371	-27.11	146.05
Fully taxable income on loans and leases.....	546,741	515,669	450,314	375,848	287,238	6.03	116.29
Tax-exempt income on loans and leases.....	21,622	20,864	18,830	16,124	12,451	3.63	167.90
Estimated tax benefit on income on loans and leases.....	1,609	6,072	5,873	4,592	6,737	-73.51	-63.30
Income on loans and leases (tax equivalent).....	569,972	542,605	475,017	396,564	306,426	5.04	114.89
Investment interest income (tax equivalent).....	123,824	108,810	89,227	94,335	104,251	13.80	6.22
Interest on balances due from depository institutions.....	916	865	2,665	2,173	583	5.90	206.35
Interest income on other earning assets.....	345	544	1,174	780	509	-36.58	-33.53
Total interest income (tax equivalent).....	695,057	652,824	568,083	493,852	411,769	6.47	81.65
Interest on time deposits of \$250K or more .....	1,771	2,900	3,525	2,080	1,604	-38.93	
Interest on time deposits < \$250K.....	3,059	5,668	5,804	4,492	3,510	-46.03	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	7,304	9,051	13,950	11,787	11,680	-19.30	-41.12
Interest on other borrowings and trading liabilities.....	6,423	9,308	19,338	17,029	12,928	-30.99	-42.06
Interest on subordinated debt and mandatory convertible securities .....	0	388	504	422	0	-100.00	
Total interest expense.....	18,557	27,315	43,121	35,810	29,722	-32.06	-37.07
Net interest income (tax equivalent).....	676,500	625,509	524,962	458,042	382,047	8.15	91.56
Non-interest income.....	135,542	160,611	105,978	109,070	104,294	-15.61	36.24
Adjusted operating income (tax equivalent) .....	812,042	786,120	630,940	567,112	486,341	3.30	79.40
Overhead expense.....	434,260	404,646	372,486	318,154	263,562	7.32	69.31
Provision for credit losses.....	23,076	37,637	57	9,953	10,824		889.11
Securities gains (losses) .....	-638	1,139	14,415	-1,113	-660		
Other tax equivalent adjustments .....	0	0	0	65	0		
Pretax net operating income (tax equivalent).....	354,263	344,940	272,894	237,892	211,295	2.70	84.18
Applicable income taxes .....	64,681	61,640	48,650	40,332	64,624	4.93	63.08
Tax equivalent adjustments .....	4,825	16,900	13,700	15,682	30,294	-71.45	-84.71
Applicable income taxes (tax equivalent).....	69,506	78,540	62,350	56,014	94,918	-11.50	-2.40
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	284,757	266,400	210,544	181,878	116,377	6.89	135.08
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	284,757	266,400	210,544	181,878	116,377	6.89	135.08
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	284,757	266,400	210,544	181,878	116,377	6.89	135.08
Investment securities income (tax equivalent).....	123,824	108,810	89,227	94,335	104,251	13.80	6.22
US Treasury and agency securities (excluding mortgage-backed securities) .....	3,314	786	3,152	3,321	849	321.63	163.43
Mortgage-backed securities .....	62,744	43,419	40,033	25,175	19,672	44.51	212.75
All other securities .....	57,766	64,605	46,042	65,839	83,730	-10.59	-39.36
Cash dividends declared.....	142,359	127,159	117,563	110,954	88,848	11.95	68.90
Common .....	142,359	127,159	117,563	110,954	88,848	11.95	68.90
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.25	2.85	79	3.98	3.27	88	4.44	4	79	4.32	3.87	78	4.26	3.78	88
Less: Interest expense .....	0.09	0.23	13	0.17	0.48	9	0.34	0.98	7	0.31	0.79	9	0.31	0.50	20
Equals: Net interest income (tax equivalent) .....	3.16	2.60	85	3.81	2.77	93	4.10	3.01	92	4.01	3.08	89	3.95	3.29	92
Plus: Non-interest income .....	0.63	1.04	29	0.98	1.21	45	0.83	1.32	32	0.95	1.31	37	1.08	0.93	68
Equals: adjusted operating income (tax equivalent) .....	3.79	3.70	62	4.79	4.04	83	4.93	4.41	78	4.96	4.46	80	5.03	4.26	83
Less: Overhead expense .....	2.03	2.17	41	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60	2.72	2.60	58
Less: Provision for credit losses .....	0.11	-0.09	90	0.23	0.51	17	0	0.15	7	0.09	0.14	37	0.11	0.11	58
Plus: Realized gains (losses) on held-to-maturities securities .....	-0.01	0	0	0	0	92	0	0	3	-0.01	0	0	0	0	2
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	64	0.01	0.02	51	0.11	0.01	98	0	0	37	-0.01	0.01	8
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	86	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.65	1.66	54	2.10	1.04	95	2.13	1.56	89	2.08	1.57	87	2.18	1.55	92
Less: Applicable income taxes (tax equivalent) .....	0.32	0.38	33	0.48	0.23	93	0.49	0.36	84	0.49	0.33	89	0.98	0.59	93
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47
Equals: Net operating income .....	1.33	1.26	61	1.62	0.81	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	49
Equals: Net income .....	1.33	1.26	61	1.62	0.82	96	1.64	1.19	91	1.59	1.24	83	1.20	0.95	78
Memo: Net income (last four quarters) .....	1.33	1.26	61	1.62	0.82	96	1.64	1.19	91	1.59	1.24	82	1.20	0.95	78
Net income—BHC and noncontrolling (minority) interest .....	1.33	1.27	61	1.62	0.83	96	1.64	1.20	90	1.59	1.25	83	1.20	0.95	77
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.38	93.08	38	91.43	92.32	36	92.40	91.05	64	93.53	91.48	73	93.68	93.19	56
Average interest-bearing funds / Average assets .....	56.21	61.99	27	56.95	64.06	21	59.43	65.57	23	62.17	65.56	34	64.26	70.06	27
Interest income (tax equivalent) / Average earning assets .....	3.51	3.06	79	4.35	3.55	90	4.80	4.41	76	4.62	4.24	74	4.54	4.06	85
Interest expense / Average earning assets .....	0.09	0.25	13	0.18	0.52	8	0.36	1.08	6	0.34	0.86	9	0.33	0.54	19
Net interest income (tax equivalent) / Average earning assets .....	3.42	2.80	85	4.17	3.01	93	4.44	3.33	92	4.29	3.38	85	4.21	3.54	91
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.83	4.01	87	4.93	4.27	85	5.28	5.09	69	5.10	4.95	72	4.92	4.52	80
Interest-bearing bank balances .....	0.22	0.14	95	0.30	0.27	62	2.90	2.04	87	1.56	1.64	41	1.09	1.13	51
Federal funds sold and reverse repos .....	0	0.25	19	0	0.68	7	4.40	2.44	87	0	2.17	2	0	0.83	9
Trading assets .....	0.45			0.60			0.99			1.11				0.48	
Total earning assets .....	3.49	3.04	78	4.24	3.51	89	4.69	4.36	71	4.48	4.20	68	4.21	3.98	71
Investment securities (tax equivalent) .....	1.69	1.77	48	2.95	2.25	92	3.33	2.76	87	3.42	2.68	93	3.74	2.61	95
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.74	1.14	25	1.39	1.75	31	2.33	2.32	60	2.29	2.05	69	1.57	1.66	45
Mortgage-backed securities .....	1.09	1.57	9	1.92	2.05	33	2.86	2.61	81	2.24	2.50	17	2.03	2.19	27
All other securities .....	3.12	2.81	66	3.56	3.24	69	3.98	4.06	60	4.27	4.20	73	5.08	3.85	82
Interest-bearing deposits .....	0.09	0.21	20	0.15	0.53	3	0.24	1.10	2	0.22	0.81	4	0.23	0.52	9
Time deposits of \$250K or more .....	0.64	0.66	47	1.04	1.42	20	1.42	1.96	13	0.93	1.44	12			
Time deposits < \$250K .....	0.44	0.62	31	0.80	1.36	7	0.85	1.82	6	0.65	1.29	12			
Other domestic deposits .....	0.07	0.15	26	0.12	0.36	7	0.24	0.93	4	0.22	0.67	6			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.84	
Federal funds purchased and repos .....	0.23	0.17	80	0.46	0.62	49	0.79	1.86	24	0.59	1.51	22	0.45	0.68	53
Other borrowed funds and trading liabilities .....	2.11	1.27	80	1.23	1.50	36	3.24	2.38	87	3.64	2.28	94	2.55	1.48	91
All interest-bearing funds .....	0.15	0.37	14	0.29	0.74	8	0.57	1.49	4	0.50	1.19	8	0.48	0.71	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	135,542		160,611		105,978		109,070		104,294						
Fiduciary activities income .....	0		0		0		0		0						
Service charges on deposit accounts - domestic .....	33,486		30,403		35,187		33,969		28,551						
Trading revenue.....	0		0		0		0		1						
Investment banking fees and commissions.....	0		0		9		45		100						
Insurance activities revenue.....	5		5		5		0		16						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	2,162		932		526		650		636						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	64,119		101,745		33,996		27,214		32,080						
Other non-interest income.....	35,770		27,526		36,255		47,192		42,910						
Total overhead expenses .....	434,260		404,646		372,486		318,154		263,562						
Personnel expense.....	267,600		250,255		220,138		192,792		159,182						
Net occupancy expense.....	38,073		36,338		33,032		29,422		25,182						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	10,271		10,371		8,485		6,270		2,494						
Other operating expenses.....	118,316		107,682		110,831		89,670		76,704						
Fee income on mutual funds and annuities.....	0		0		9		45		100						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees .....	3,436		2,970		2,826		2,623		2,354						
Average personnel expense per employee.....	77.88		84.26		77.90		73.50		67.62						
Average assets per employee.....	6,232.91		5,524.13		4,529.83		4,355.22		4,110.75						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.17	11	0	2.02	10	0.01	2.72	22	0.04	3.08	18	0.10	1.89	37
Overhead expenses / Net Interest Income + non-interest income .....	53.80	59.28	25	52.60	62.28	18	60.35	61.29	50	57.69	60.88	31	57.79	62.21	27
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.03	2.17	41	2.47	2.57	55	2.91	2.69	66	2.79	2.71	60	2.72	2.60	58
Personnel expense.....	1.25	1.21	61	1.53	1.30	71	1.72	1.41	80	1.69	1.44	77	1.65	1.47	68
Net occupancy expense.....	0.18	0.23	23	0.22	0.26	28	0.26	0.28	38	0.26	0.28	38	0.26	0.32	27
Other operating expenses.....	0.60	0.72	38	0.72	0.94	35	0.93	0.97	59	0.84	0.97	47	0.82	0.79	57
Overhead less non-interest income .....	1.39	1.10	75	1.49	1.25	74	2.08	1.32	92	1.83	1.38	83	1.65	1.65	48
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	53.48	58.83	26	51.47	61.82	17	59.04	60.64	48	56.10	60.37	26	54.19	61.01	22
Personnel expense.....	32.95	32.93	43	31.83	32.36	41	34.89	32.39	62	34	32.51	56	32.73	34.72	36
Net occupancy expense.....	4.69	6.23	24	4.62	6.58	18	5.24	6.52	24	5.19	6.48	24	5.18	7.51	12
Other operating expenses.....	15.84	19.18	25	15.02	22.28	11	18.91	21.20	43	16.92	20.90	25	16.28	18.30	33
Total non-interest income .....	16.69	27.67	27	20.43	28.83	34	16.80	29.23	23	19.23	28.50	30	21.44	21.24	53
Fiduciary activities income .....	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	1.95	21
Service charges on domestic deposit accounts .....	4.12	3.27	63	3.87	3.27	62	5.58	3.88	71	5.99	4.15	72	5.87	3.83	85
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.07	77
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	3.54	12	0.01	3.42	11	0.02	0.92	26
Insurance activities revenue.....	0	0.36	25	0	0.41	25	0	0.47	23	0	0.47	10	0	0.44	38
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48
Net servicing fees .....	0.27	0.60	54	0.12	0.01	66	0.08	0.28	47	0.11	0.65	35	0.13	0.40	46
Net securitization income .....	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets .....	7.90	3.30	86	12.94	3.92	89	5.39	1.86	89	4.80	1.61	90	6.60	2.38	88
Other non-interest income.....	4.40	9.27	17	3.50	9.65	10	5.75	10.04	24	8.32	9.86	52	8.82	7.34	73
Overhead less non-interest income .....	36.79	30.52	67	31.04	31.93	45	42.24	31.06	85	36.87	31.46	62	32.75	39.09	24
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.26	21.18	18	17.87	18.63	37	17.83	20.56	26	16.95	19.04	27	30.58	33.75	34
Applicable income tax + TE / Pretax net operating income + TE .....	19.62	22.67	11	22.77	21.18	54	22.85	23.23	45	23.55	21.56	69	44.92	38.57	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans .....	10,799,342	8,241,325	7,493,317	6,490,826	5,043,939	31.04	145.76
Commercial and industrial loans .....	1,463,022	1,850,198	991,580	907,340	751,221	-20.93	113.00
Loans to individuals .....	207,513	190,186	174,643	165,864	148,247	9.11	33.71
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	0
Agricultural loans .....	254,553	275,265	249,903	226,693	145,864	-7.52	82.58
Other loans and leases .....	768,398	732,294	672,561	529,981	527,386	4.93	101.32
Less: Unearned income .....	0	0	0	0	0	0	0
Loans and leases, net of unearned income .....	13,492,828	11,289,268	9,582,004	8,320,704	6,616,657	19.52	134.36
Less: Allowance for loan and lease losses .....	172,665	158,243	124,490	131,239	129,568	9.11	33.26
Net loans and leases .....	13,320,163	11,131,025	9,457,514	8,189,465	6,487,089	19.67	136.68
Debt securities that reprice or mature in over 1 year .....	10,216,396	5,251,988	2,683,186	2,648,216	2,280,118	94.52	256.38
Mutual funds and equity securities .....	525	277	313	231	294	89.53	1212.50
Subtotal .....	23,537,084	16,383,290	12,141,013	10,837,912	8,767,501	43.67	177.08
Interest-bearing bank balances .....	239,599	406,034	132,321	42,008	21,442	-40.99	1290.35
Federal funds sold and reverse repos .....	0	0	0	0	0	0	0
Debt securities that reprice or mature within 1 year .....	153,617	275,662	116,678	221,362	146,439	-44.27	-34.47
Trading assets .....	0	0	0	0	0	0	0
Total earning assets .....	23,930,300	17,064,986	12,390,012	11,101,282	8,935,382	40.23	173.61
Non-interest-bearing cash and due from depository institutions .....	198,087	227,108	198,639	161,782	178,267	-12.78	46.44
Premises, fixed assets, and leases .....	370,205	324,225	308,577	239,081	174,904	14.18	113.87
Other real estate owned .....	0	1,182	4,885	7,203	14,178	-100.00	-100.00
Investment in unconsolidated subsidiaries .....	55,469	49,993	45,562	38,966	3,854	10.95	1339.26
Intangible and other assets .....	1,386,584	836,712	736,324	567,170	399,764	65.72	273.52
Total assets .....	25,940,645	18,504,206	13,683,999	12,115,484	9,706,349	40.19	174.49
Quarterly average assets .....	25,756,326	18,246,459	13,647,007	11,870,018	9,711,652	41.16	176.67
Average loans and leases (YTD) .....	11,801,409	11,001,474	8,999,771	7,775,314	6,227,011	7.27	117.69
<b>Memoranda</b>							
Loans held-for-sale .....	60,797	166,572	69,194	33,156	38,833	-63.50	-16.63
Loans not held-for-sale .....	13,432,031	11,122,696	9,512,810	8,287,548	6,577,824	20.76	136.29
Real estate loans secured by 1–4 family .....	2,190,087	1,928,133	1,858,360	1,704,854	1,368,595	13.59	63.55
Commercial real estate loans .....	8,112,623	5,866,967	5,183,497	4,365,843	3,370,592	38.28	191.05
Construction and land development .....	1,865,123	1,238,874	1,156,098	1,168,863	862,352	50.55	168.11
Multifamily .....	545,001	391,895	342,498	247,457	189,342	39.07	196.09
Nonfarm nonresidential .....	5,702,499	4,236,198	3,684,901	2,949,523	2,318,898	34.61	198.93
Real estate loans secured by farmland .....	496,632	446,225	451,460	420,129	304,752	11.30	85.46
Total investment securities .....	10,370,538	5,527,927	2,800,177	2,869,809	2,426,851	87.60	234.40
U.S. Treasury securities .....	1,317,461	0	504	0	0	0	0
US agency securities (excluding mortgage-backed securities) .....	269,980	48,368	63,217	143,857	50,219	458.18	357.77
Municipal securities .....	1,730,064	1,650,123	1,059,923	1,198,141	1,277,814	4.84	18.33
Mortgage-backed securities .....	6,820,081	3,480,061	1,518,618	1,236,762	881,762	95.98	515.43
Asset-backed securities .....	0	0	0	0	0	0	0
Other debt securities .....	232,427	349,098	157,602	290,818	216,762	-33.42	-50.75
Mutual funds and equity securities .....	525	277	313	231	294	89.53	1212.50
Available-for-sale securities .....	9,170,849	5,337,814	2,575,253	2,571,663	1,778,538	71.81	278.10
U.S. Treasury securities .....	1,317,461	0	504	0	0	0	0
US agency securities (excluding mortgage-backed securities) .....	269,980	48,368	63,217	143,857	50,219	458.18	357.77
Municipal securities .....	530,900	1,460,287	835,312	900,226	629,501	-63.64	-32.49
Mortgage-backed securities .....	6,820,081	3,480,061	1,518,618	1,236,762	881,762	95.98	515.43
Asset-backed securities .....	0	0	0	0	0	0	0
Other debt securities .....	232,427	349,098	157,602	290,818	216,762	-33.42	-50.75
Mutual funds and equity securities .....	0	0	0	0	294	-100.00	0
Held-to-maturity securities appreciation (depreciation) .....	21,719	13,380	9,785	-9,658	11,773	62.32	61.89
Available-for-sale securities appreciation (depreciation) .....	-4,574	191,948	53,879	-8,859	6,993		
Structured notes, fair value .....	4,024	3,998	0	0	0	0.65	835.81
Pledged securities .....	2,687,660	2,169,965	1,475,909	1,321,083	1,447,808	23.86	43.06

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	7,779,288	5,454,539	3,696,627	3,001,178	2,311,902	42.62	280.99
NOW, ATS and transaction accounts .....	3,357,251	521,460	356,538	319,736	278,948	543.82	1236.02
Time deposits less brokered deposits < \$250K .....	723,430	661,923	639,089	509,239	539,057	9.29	
MMDA and other savings accounts .....	9,164,633	7,842,751	5,764,792	5,271,518	4,171,661	16.85	121.88
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	21,024,602	14,480,673	10,457,046	9,101,671	7,301,568	45.19	208.99
Time deposits of \$250K or more .....	287,762	286,975	268,554	234,998	185,712	0.27	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	1,020,794	1,004,583	569,824	396,151	362,573	1.61	115.52
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	859	110	31,662	285,870	194,556	680.91	-97.91
Other borrowings w/remaining maturity over 1 year .....	43,235	32,958	35,769	169,014	167,663	31.18	-79.90
Brokered deposits < \$250K .....	24,885	29,881	50,857	157,097	92,467	-16.72	
Noncore funding .....	1,377,535	1,354,507	956,666	1,243,130	1,002,971	1.70	6.14
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	132,620	139,959	139,914	134,051	126,135	-5.24	5.26
Other liabilities .....	228,266	222,026	169,641	120,778	76,618	2.81	116.12
Total liabilities .....	22,763,023	16,197,165	11,723,267	10,599,630	8,507,292	40.54	173.14
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,107	954	923	845	780	16.04	44.71
Common surplus .....	2,338,814	1,495,053	1,378,534	1,051,253	797,997	56.44	212.21
Retained earnings .....	810,342	667,944	541,050	473,183	402,259	21.32	116.45
Accumulated other comprehensive income .....	27,359	143,090	40,225	-9,427	-1,979	-80.88	
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	3,177,622	2,307,041	1,960,732	1,515,854	1,199,057	37.74	184.51
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	3,177,622	2,307,041	1,960,732	1,515,854	1,199,057	37.74	184.51
Total liabilities and capital .....	25,940,645	18,504,206	13,683,999	12,115,484	9,706,349	40.19	174.49
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,779,288	5,454,539	3,696,627	3,001,178	2,311,902	42.62	280.99
Interest-bearing deposits .....	13,557,961	9,342,990	7,079,830	6,492,588	5,267,845	45.11	154.35
Total deposits .....	21,337,249	14,797,529	10,776,457	9,493,766	7,579,747	44.19	189.43
Long-term debt that reprices within 1 year .....	0	0	0	124,500	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,307,041	1,960,732	1,515,854	1,199,057	1,116,869		
Accounting restatements .....	0	-12,347	-25,114	0	0		
Net income .....	284,757	266,400	210,544	181,878	116,377		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	839,853	112,133	316,538	250,807	46,673		
Less: Dividends declared .....	142,359	127,159	117,563	110,954	88,848		
Change in other comprehensive income .....	-115,731	102,864	49,652	-7,448	5,754		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	4,061	4,418	10,821	2,514	2,232		
Holding company equity capital, ending balance .....	3,177,622	2,307,041	1,960,732	1,515,854	1,199,057		

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	41.63	36.25	60	44.54	36.22	67	54.76	37.78	79	53.57	37.19	77	51.97	53.41	45
Commercial and industrial loans .....	5.64	10.76	21	10	13.52	29	7.25	12.02	25	7.49	12.85	26	7.74	10.82	39
Loans to individuals .....	0.80	3.36	39	1.03	3.40	44	1.28	4.20	42	1.37	4.31	39	1.53	2.58	62
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	0.98	0.18	91	1.49	0.19	93	1.83	0.24	91	1.87	0.30	90	1.50	0.51	83
Other loans and leases.....	2.96	4.47	48	3.96	4.63	55	4.91	5.01	55	4.37	5	50	5.43	2.62	82
Net loans and leases.....	51.35	58.67	28	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47	66.83	72.64	25
Debt securities over 1 year.....	39.38	19.46	96	28.38	15.55	93	19.61	14.60	77	21.86	14.63	83	23.49	13.96	87
Mutual funds and equity securities .....	0	0.06	31	0	0.05	33	0	0.06	32	0	0.06	30	0	0.07	34
Subtotal .....	90.73	79.22	93	88.54	78.16	90	88.72	79.65	88	89.46	79.97	89	90.33	87.26	77
Interest-bearing bank balances .....	0.92	8.50	4	2.19	7.51	14	0.97	3.06	25	0.35	3.04	8	0.22	2.34	11
Federal funds sold and reverse repos .....	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35
Debt securities 1 year or less .....	0.59	1.56	33	1.49	1.68	56	0.85	1.91	40	1.83	1.96	65	1.51	1.92	63
Trading assets .....	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35
Total earning assets.....	92.25	91.77	57	92.22	91.05	62	90.54	89.53	65	91.63	89.74	69	92.06	92.22	50
Non-interest cash and due from depository institutions.....	0.76	0.82	45	1.23	1.07	59	1.45	1.14	75	1.34	1.21	59	1.84	1.26	81
Other real estate owned.....	0	0.01	9	0.01	0.02	34	0.04	0.03	66	0.06	0.04	70	0.15	0.06	83
All other assets.....	6.99	7.35	45	6.55	7.82	35	8	9.27	35	7.04	8.98	27	6.11	6.45	45
<b>Memoranda</b>															
Short-term investments .....	1.52	11.47	2	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31	1.73	4.63	27
U.S. Treasury securities.....	5.08	1.47	85	0	0.84	17	0	1.03	28	0	1.04	14	0	0.22	31
US agency securities (excluding mortgage-backed securities) .....	1.04	0.82	70	0.26	0.63	48	0.46	0.54	58	1.19	0.69	78	0.52	1.50	40
Municipal securities .....	6.67	1.73	90	8.92	1.69	95	7.75	1.34	96	9.89	1.62	97	13.16	2.97	95
Mortgage-backed securities .....	26.29	14.14	88	18.81	11.75	85	11.10	11.44	49	10.21	11.13	47	9.08	9.19	56
Asset-backed securities .....	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34
Other debt securities .....	0.90	0.53	70	1.89	0.42	91	1.15	0.39	82	2.40	0.41	93	2.23	0.48	89
Loans held-for-sale.....	0.23	0.55	54	0.90	0.52	76	0.51	0.39	71	0.27	0.30	61	0.40	0.32	76
Loans held for investment .....	51.78	58.06	29	60.11	61.72	38	69.52	63.50	57	68.40	63.93	52	67.77	72.42	28
Real estate loans secured by 1–4 family .....	8.44	11.46	35	10.42	11.91	44	13.58	13.29	52	14.07	13.46	51	14.10	16.44	47
Revolving .....	2.94	1.42	81	3.55	1.66	84	4.52	2.07	88	4.46	2.27	81	4.53	2.71	74
Closed-end, secured by first liens .....	5.37	9.67	30	6.64	9.81	34	8.67	10.69	39	9.15	10.57	45	9.04	13.03	36
Closed-end, secured by junior liens .....	0.13	0.17	57	0.23	0.22	64	0.39	0.28	72	0.47	0.31	73	0.53	0.39	69
Commercial real estate loans .....	31.27	22.69	71	31.71	22.22	73	37.88	22.23	87	36.04	21.58	80	34.73	33.79	57
Construction and land development .....	7.19	3.34	87	6.70	3.40	82	8.45	3.44	89	9.65	3.51	94	8.88	4.55	85
Multifamily.....	2.10	3.57	41	2.12	3.12	40	2.50	3.01	49	2.04	2.72	47	1.95	5.32	27
Nonfarm nonresidential .....	21.98	14.57	77	22.89	14.72	78	26.93	14.69	88	24.35	14.44	79	23.89	22.30	58
Real estate loans secured by farmland.....	1.91	0.30	93	2.41	0.33	95	3.30	0.36	96	3.47	0.41	95	3.14	0.81	89

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	80.04	61.05	80	73	57.15	79	78.20	57.46	83	78.01	56.49	81	76.23	73.20	52
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	16.23	19.86	38	17.08	19.43	38	19.39	20.75	43	20.49	21.10	46	20.68	22.92	50
Real estate loans secured by 1–4 family.....	5.65	2.43	90	5.83	2.64	90	6.45	3.15	86	6.49	3.50	83	6.65	3.76	77
Revolving .....	10.58	17.24	26	11.25	16.59	29	12.95	17.39	32	14	17.39	36	14.03	18.68	41
Closed-end.....	60.13	37.86	85	51.97	34.63	86	54.10	33.52	88	52.47	32.14	88	50.94	46.38	64
Commercial real estate loans .....	13.82	5.65	93	10.97	5.26	88	12.07	5.09	90	14.05	5.20	96	13.03	6.35	91
Construction and land development.....	3.86	1.18	90	2.71	0.93	88	3.38	0.94	92	2.99	1.02	87	2.75	1.50	80
1–4 family.....	9.96	4.40	93	8.26	4.19	87	8.68	4.02	89	11.06	4.05	95	10.29	4.76	91
Other.....	4.04	5.78	45	3.47	4.96	41	3.57	4.69	46	2.97	4.10	44	2.86	7.13	29
Multifamily.....	42.26	24.56	88	37.52	22.93	85	38.46	22.15	89	35.45	21.40	82	35.05	30.84	68
Nonfarm nonresidential .....	19.61	8.29	93	17.23	7.68	93	17.40	7.72	90	16.15	8.03	89	17.12	10.55	89
Owner-occupied.....	22.65	15.94	74	20.29	14.95	68	21.05	14.34	73	19.30	13.38	72	17.93	19.91	40
Other.....	3.68	0.54	93	3.95	0.54	95	4.71	0.55	96	5.05	0.63	95	4.61	1.19	88
Real estate loans secured by farmland.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45
Loans to depository institutions and acceptances of other banks.....	10.84	18.86	21	16.39	22.17	28	10.35	19.53	21	10.90	20.32	18	11.35	15.52	40
Commercial and industrial loans .....	1.54	6.24	42	1.68	6.13	41	1.82	7.13	38	1.99	7.36	37	2.24	3.90	62
Loans to individuals .....	0.04	0.53	55	0.03	0.65	54	0.02	0.81	50	0.02	1.02	47	0	0.03	69
Credit card loans.....	1.89	0.34	91	2.44	0.32	92	2.61	0.37	91	2.72	0.46	90	2.20	0.76	83
Agricultural loans.....	5.69	8.75	54	6.49	9.09	54	7.02	9.85	50	6.37	9.66	50	7.97	3.75	83
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	472.89	391.81	66	470.72	381.27	66	453.27	391.26	54	450.98	379.80	56	399.46	518.19	25
Real estate loans secured by 1–4 family.....	95.90	126.06	36	110.13	125.03	44	112.41	138.18	41	118.45	137.84	41	108.39	159.68	36
Revolving .....	33.37	15.44	86	37.56	17.42	86	37.38	21.26	74	37.52	23.33	72	34.85	26.74	65
Closed-end.....	62.53	108.85	30	72.57	106.14	33	75.04	115.20	33	80.94	112.79	35	73.53	130.06	28
Commercial real estate loans .....	355.24	245.88	77	335.10	234.65	76	313.55	229.44	66	303.34	219.72	65	266.94	328.67	31
Construction and land development.....	81.67	35.95	89	70.76	35.62	82	69.93	34.95	80	81.21	35.36	88	68.29	44.44	79
1–4 family.....	22.83	7.42	90	17.50	6.34	85	19.60	6.61	87	17.27	7.04	81	14.39	10.44	69
Other.....	58.84	28.11	90	53.26	28.16	83	50.33	27.32	81	63.94	27.26	93	53.90	33.34	78
Multifamily.....	23.86	38.66	43	22.38	32.74	42	20.72	31.04	44	17.19	27.85	43	15	51.49	20
Nonfarm nonresidential .....	249.70	158.05	80	241.96	155.06	81	222.90	152.10	71	204.93	147.22	65	183.65	217.26	34
Owner-occupied.....	115.86	52.99	90	111.13	52.37	88	100.87	53.07	83	93.35	54.89	78	89.72	73.43	64
Other.....	133.85	102.54	66	130.83	100.54	63	122.03	97.41	62	111.58	91.80	60	93.93	140.40	25
Real estate loans secured by farmland.....	21.75	3.22	93	25.49	3.44	94	27.31	3.60	95	29.19	4.02	94	24.14	7.80	85
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45
Commercial and industrial loans .....	64.06	114.45	24	105.68	139.91	33	59.98	122.02	22	63.04	128.82	24	59.49	105.25	22
Loans to individuals .....	9.09	34.55	40	10.86	37.47	43	10.56	43.51	35	11.52	42.67	34	11.74	23.98	57
Credit card loans.....	0.21	2.77	54	0.16	3.30	54	0.12	4.34	50	0.09	5.31	49	0.01	0.19	68
Agricultural loans.....	11.15	1.86	92	15.72	1.88	92	15.12	2.18	91	15.75	2.72	90	11.55	4.90	78
Other loans and leases.....	33.65	51.06	48	41.83	49.54	57	40.68	52.44	54	36.82	51.79	43	41.77	25.83	75
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	40.89	30.07	74	35.25	27.32	69	36.93	26.45	75	36.73	24.79	80	34.01	35.69	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	241.58	195.33	65	227.29	183.76	58	214.02	178.57	56	212.37	167.93	62	178.22	253.35	25
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	357.44	252.85	77	338.42	240.85	75	314.89	236.10	65	305.73	225.98	63	267.94	331.68	31

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	1.52	11.47	2	3.68	11.17	17	1.82	7.63	20	2.17	7.80	31	1.73	4.63	27
Liquid assets .....	34.10	29.03	64	22.49	26.22	42	13.98	22.44	26	13.08	22.72	21	11.66	15.94	37
Investment securities .....	39.98	21.63	96	29.87	17.85	89	20.46	16.99	67	23.69	17.27	80	25	16.65	83
Net loans and leases .....	51.35	58.67	28	60.15	61.58	39	69.11	63.77	54	67.60	63.98	47	66.83	72.64	25
Net loans, leases and standby letters of credit .....	51.80	59.49	24	60.51	62.48	37	69.55	64.84	53	67.97	65.07	48	67.25	73.08	24
Core deposits .....	81.05	75.71	64	78.26	70.67	68	76.42	63.09	83	75.12	62.13	79	75.22	69.79	71
Noncore funding .....	5.31	10.30	34	7.32	14.13	31	6.99	19.36	14	10.26	21.34	18	10.33	17.09	24
Time deposits of \$250K or more .....	1.11	1.58	43	1.55	2.11	41	1.96	2.94	35	1.94	2.89	32	1.91	3.54	29
Foreign deposits .....	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos .....	3.94	1.23	85	5.43	1.47	87	4.16	1.94	80	3.27	1.97	77	3.74	1.20	87
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	3.94	0.54	93	5.43	0.54	96	4.16	0.48	94	3.27	0.54	90	3.74	1.21	88
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	1	29	0	1.24	17	0.23	3.01	16	2.36	3.67	43	2	4.47	38
Earning assets that reprice within 1 year .....	10.95	37.37	1	14.26	39.38	2	17.32	39.29	4	17.32	40.29	5	17.07	33.41	12
Interest-bearing liabilities that reprice within 1 year .....	15.71	6.39	87	6.64	8.20	50	7.77	10.19	36	7.82	10.01	46	8.62	16.67	32
Long-term debt that reprices within 1 year .....	0	0.26	30	0	0.47	27	0	0.96	25	1.03	1.34	68	0	0.19	38
Net assets that reprice within 1 year .....	-4.76	29.65	3	7.63	29.11	9	9.55	26.63	10	8.48	27.38	11	8.45	15.65	27
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	4.18	-2.33	71	4.11	3.20	58	5.83	14.45	23	9.03	16.62	27	9.51	13.97	33
Net short-term noncore funding dependence .....	3.59	-7.71	83	3.40	-4.76	79	5.13	3.38	50	6.85	4.66	47	6.89	9.65	34
Short-term investment / Short-term noncore funding .....	31.79	273.46	6	55.01	184.19	18	28.56	77.77	38	26.17	66.46	33	21.71	46.67	43
Liquid assets - short-term noncore funding / Nonliquid assets .....	44.50	36.68	65	20.37	28.18	44	8.85	16.97	40	5.49	16.04	33	4.18	3.68	56
Net loans and leases / Total deposits .....	62.43	72.79	25	75.22	79.43	35	87.76	90.31	40	86.26	90.08	37	85.58	92.86	24
Net loans and leases / Core deposits .....	63.36	78.25	21	76.87	88.34	28	90.44	103.93	30	89.98	105	26	88.85	105.03	17
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.02	0.12	83	0.83	1.57	47	0.64	0.72	57	-0.74	-0.82	40	1.04	-0.05	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-0.21	-0.25	50	11.90	4.31	93	3.52	1.36	87	-0.68	-1.98	82	0.62	-0.62	87
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	-0.02	64	0	0.02	21		0			-0.05			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	11.56	14.28	54	3.43	11.38	48	8.02	12.67	54	10.38	16.19	48	26.71	13.07	74
Available-for-sale securities .....	88.43	83.77	46	96.56	87.23	51	91.97	85.40	47	89.61	81.88	55	73.29	86.93	25
U.S. Treasury securities .....	12.70	6.70	79	0	4.72	16	0.02	6.15	27	0	6.99	14	0	1.33	31
US agency securities (excluding mortgage-backed securities) .....	2.60	4.12	58	0.87	4.01	39	2.26	3.49	55	5.01	4.02	68	2.07	10.16	36
Municipal securities .....	16.68	8.22	77	29.85	9.83	85	37.85	7.75	94	41.75	9.16	94	52.65	17.86	93
Mortgage-backed securities .....	65.76	66.54	46	62.95	66.64	44	54.23	67.43	27	43.10	65.45	18	36.33	55.76	22
Asset-backed securities .....	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34
Other debt securities .....	2.24	3.08	58	6.32	3.01	80	5.63	2.94	77	10.13	2.79	88	8.93	3.25	81
Mutual funds and equity securities .....	0.01	0.29	30	0.01	0.35	30	0.01	0.40	32	0.01	0.42	29	0.01	0.58	32
Debt securities 1 year or less .....	1.48	7.78	20	4.99	10.55	30	4.17	11.86	28	7.71	11.91	52	6.03	11.90	43
Debt securities 1 to 5 years .....	10.83	18.25	38	3.23	17.03	22	6.09	17.94	32	9.94	19.18	39	7.59	23.53	19
Debt securities over 5 years .....	87.68	71.11	78	91.78	69.86	85	89.73	66.02	82	82.33	64.73	73	86.37	60.73	84
Pledged securities .....	25.92	32.26	41	39.25	35.67	53	52.71	30.57	81	46.03	33.30	66	59.66	46.78	65
Structured notes, fair value .....	0.04	0.11	83	0.07	0.02	89	0	0.03	42	0	0.04	41	0	0.08	40
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-42.32	27.98	6	173.77	183.32	61	-5.46	26.69	28	56.88	6.77	90	-33.29	6.96	18
Investment securities .....	87.60	31.36	90	97.41	23.62	92	-2.43	11.75	22	18.25	9.42	75	-21.74	4.99	3
Core deposits .....	45.19	16.94	90	38.48	26.88	85	14.89	11.23	69	24.65	7.29	89	7.31	13.94	32
Noncore funding .....	1.70	-14.79	75	41.59	-12.18	93	-23.04	6.59	8	23.94	10.67	76	-22.72	-3.35	26

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec) .....	4,093,024	2,669,726	2,315,319	1,876,545	1,432,077
Commit: Secured commercial real estate loans .....	1,713,429	893,825	791,461	670,602	516,004
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	122,134	20,515	9,666	8,842	689
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	116,907	65,361	59,846	45,263	40,082
Commercial and similar letters of credit .....	3,529	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	182,596	287,533	107,509	71,971	133,034
Written options contracts (interest rate) .....	151,038	229,862	84,803	59,974	133,034
Purchased options contracts (interest rate) .....	130,500	130,500	0	0	0
Interest rate swaps .....	0	0	0	260,000	260,000
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	15.78	22.78	28	14.43	22.01	21	16.92	23.52	31	15.49	24.05	23	14.75	17.28	34
Standby letters of credit .....	0.45	0.65	48	0.35	0.71	36	0.44	0.84	40	0.37	0.92	31	0.41	0.40	59
Commercial and similar letters of credit .....	0.01	0.02	65	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32
Securities lent .....	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts .....	1.79	46.30	13	3.50	48.62	11	1.41	68.47	9	3.24	65.81	15	5.42	6.82	52
Interest rate contracts .....	1.79	32.46	13	3.50	34.36	13	1.41	47.31	9	3.24	43.84	16	5.42	6.72	52
Interest rate futures and forward contracts .....	0.70	3.25	63	1.55	6.21	64	0.79	10.67	57	0.59	11.40	60	1.37	0.28	89
Written options contracts (interest rate) .....	0.58	1.41	58	1.24	2.18	58	0.62	2.47	55	0.50	2.16	51	1.37	0.28	92
Purchased options contracts (interest rate) .....	0.50	1.31	66	0.71	1.46	68	0	2.65	22	0	2.32	23	0	0.08	41
Interest rate swaps .....	0	20.49	4	0	20.83	3	0	28.86	3	2.15	26.74	16	2.68	5.41	47
Foreign exchange contracts .....	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts .....	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps .....	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other) .....	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other) .....	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps .....	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	34.68	44.98	48	24.27	42.82	28	25.73	45.53	31	24.13	44.93	22	23	25.74	34

## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	464,134	647,895	192,312	391,945	526,068
Interest rate contracts .....	464,134	647,895	192,312	391,945	526,068
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	182,596	287,533	107,509	71,971	133,034
Written options .....	151,038	229,862	84,803	59,974	133,034
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	151,038	229,862	84,803	59,974	133,034
Purchased options .....	130,500	130,500	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	130,500	130,500	0	0	0
Swaps .....	0	0	0	260,000	260,000
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	464,134	647,895	192,312	391,945	526,068
Interest rate contracts .....	464,134	647,895	192,312	391,945	526,068
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	247,000	336,500	84,803	319,974	393,034
One year or less .....	116,500	206,000	84,803	59,974	133,034
Over 1 year to 5 years .....	130,500	130,500	0	260,000	0
Over 5 years .....	0	0	0	0	260,000
Gross negative fair value (absolute value) .....	80	2,056	0	4,512	9,615
Gross positive fair value.....	3,942	8,806	2,088	1,490	225
Held for trading.....	0	0	0	0	0
Non-traded.....	3,942	8,806	2,088	1,490	225
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Foreign exchange contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards .....	39.34	11.16	87	44.38	14.05	86	55.90	13.49	89	18.36	12.78	70	25.29	12.76	75
Written options .....	32.54	6.28	96	35.48	8.18	92	44.10	5.91	97	15.30	6.60	82	25.29	9.73	79
Exchange-traded .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter .....	32.54	5.96	96	35.48	7.73	92	44.10	5.10	97	15.30	5.49	86	25.29	9.46	80
Purchased options .....	28.12	3.27	97	20.14	3.42	94	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter .....	28.12	2.87	97	20.14	2.86	95	0	3.35	18	0	3.20	20	0	1.27	39
Swaps .....	0	74.26	3	0	68.76	3	0	69.75	2	66.34	70.34	37	49.42	66.04	30
Held for trading .....	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35
Interest rate contracts .....	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36
Foreign exchange contracts .....	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded .....	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64
Interest rate contracts .....	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68
Foreign exchange contracts .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	53.22	92.53	8	51.94	91.48	8	44.10	93.86	5	81.64	94.47	17	74.71	87.47	22
One year or less .....	25.10	27.56	59	31.80	32.05	59	44.10	32.17	66	15.30	32.51	42	25.29	15.62	72
Over 1 year to 5 years .....	28.12	27.01	50	20.14	27.06	43	0	30.45	4	66.34	31.16	94	0	21.68	15
Over 5 years .....	0	29.89	5	0	29.56	5	0	28.09	5	0	28.71	5	49.42	37.90	57
Gross negative fair value (absolute value) .....	0.02	0.98	4	0.32	1.55	17	0	0.83	2	1.15	0.72	81	1.83	0.50	95
Gross positive fair value .....	0.85	1.34	22	1.36	2.23	27	1.09	1.19	50	0.38	0.85	13	0.04	0.92	5
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.04	6	0	0.07	9	0	0.06	2	0	0.06	27	0.01	0	79
Gross positive fair value (X) .....	0	0.05	16	0.01	0.09	15	0	0.07	12	0	0.06	10	0	0.01	20
Held for trading (X) .....	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37
Non-traded (X) .....	0	0.01	36	0.01	0.02	47	0	0.01	41	0	0.01	32	0	0	30
Current credit exposure (X) .....	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0	16
Credit losses on derivative contracts .....	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.05	16

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	158,243	124,490	131,239	129,568	129,572
Gross losses .....	11,594	13,808	15,178	17,807	19,330
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	9,265	6,155	8,372	9,525	8,502
Net losses .....	2,329	7,653	6,806	8,282	10,828
Provision for loan and lease losses .....	16,380	37,637	57	9,953	10,824
Adjustments .....	371	3,769	0	0	0
Ending balance .....	172,665	158,243	124,490	131,239	129,568
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.08	-0.09	89	0.23	0.51	17	0	0.15	7	0.09	0.14	37	0.11	0.11	58
Provision for loan and lease losses / Average loans and leases .....	0.14	-0.16	89	0.34	0.82	16	0	0.24	7	0.13	0.24	34	0.17	0.16	64
Provision for loan and lease losses / Net loan and lease losses .....	703.31	-105.48	91	491.79	487.86	67	0.84	130.58	3	120.18	134.68	58	99.96	110.75	34
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.29	1.23	61	1.42	1.58	43	1.31	0.83	86	1.58	0.90	90	1.97	0.95	95
Allowance for loan and lease losses / Total loans and leases .....	1.28	1.20	61	1.40	1.55	42	1.30	0.81	86	1.58	0.89	91	1.96	0.94	95
Allowance for loan and lease losses / Net loans and leases losses (X) .....	74.14	21.39	90	20.68	11.58	82	18.29	8.03	85	15.85	7.54	86	11.97	16.23	55
Allowance for loan and lease losses / Nonaccrual assets .....	341.69	364.13	64	495.07	299.17	82	403.10	218.72	84	277.74	214.03	72	289	270.69	65
ALLL / 90+ days past due + nonaccrual loans and leases .....	255.15	287.08	53	469.72	244.34	89	385.48	151.73	90	266.36	160.51	81	254.50	232.03	66
Gross loan and lease losses / Average loans and leases .....	0.10	0.19	35	0.13	0.34	24	0.17	0.28	38	0.23	0.30	49	0.31	0.16	81
Recoveries / Average loans and leases .....	0.08	0.08	54	0.06	0.07	47	0.09	0.08	68	0.12	0.09	74	0.14	0.06	85
Net losses / Average loans and leases .....	0.02	0.11	24	0.07	0.27	24	0.08	0.21	33	0.11	0.22	39	0.17	0.10	77
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	43	0	0	44	0	0	40	0	0	39	0	0	48
Recoveries / Prior year-end losses .....	67.10	34.67	86	40.55	33.98	69	47.02	36.22	80	49.28	41.30	71	73.96	50.41	76
Earnings coverage of net loan and lease losses (X) .....	157.07	39.72	90	47.78	22.91	86	38.09	24.40	76	28.03	21.75	73	17.72	0.97	53
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.03	0.02	16	0.02	0.04	50	0.01	0.01	52	0.01	0.02	47	0.10	0.02	91
Real estate loans secured by 1-4 family .....	-0.07	-0.02	9	0	0.01	40	-0.02	0.01	19	0.01	0.01	46	0.07	0.03	80
Revolving .....	-0.08	-0.07	26	0.02	0.01	67	0	0.02	53	-0.02	0.03	24	0.06	0.03	70
Closed-end .....	-0.07	-0.01	8	-0.01	0	28	-0.03	0	15	0.02	0.01	63	0.08	0.02	81
Commercial real estate loans .....	-0.02	0.04	8	0.03	0.07	46	0.02	0.01	67	0.01	0.01	62	0.12	0.01	93
Construction and land development .....	-0.04	0	19	-0.07	0	8	-0.05	-0.01	21	-0.09	-0.03	17	0.01	-0.04	85
1-4 family .....	0	0	24	0	0	23	0.01	0	89	-0.03	-0.01	11	0	0	20
Other .....	-0.03	0	17	-0.07	0	4	-0.06	-0.01	15	-0.06	-0.02	18	0.02	-0.04	89
Multifamily .....	-0.01	0.01	10	-0.06	0	2	0	0	56	-0.26	0	1	-0.12	0	3
Nonfarm nonresidential .....	-0.01	0.05	11	0.07	0.11	56	0.04	0.02	73	0.07	0.02	83	0.18	0.02	94
Owner-occupied .....	-0.01	0.01	7	0	0.02	4	-0.01	0.01	7	0.04	0.01	85	0.17	0.01	97
Other .....	-0.01	0.04	15	0.07	0.08	66	0.05	0.01	91	0.03	0.01	78	0.02	0.01	77
Real estate loans secured by farmland .....	0	0	88	0.06	0.02	84	-0.01	0.01	12	0	0	20	0	0	50
Commercial and industrial loans .....	0	0.17	17	0.08	0.47	19	0.15	0.37	27	0.27	0.31	56	0.12	0.18	51
Loans to individuals .....	0.11	0.71	13	0.16	1.13	11	0.35	1.17	20	0.16	1.16	12	0.28	0.78	22
Credit card loans .....	0.04	1.84	12	0.52	2.92	16	-0.35	3.11	2	0.38	2.92	14	-1.47	1.60	2
Agricultural loans .....	-0.01	0.02	22	0.02	0.19	61	0.03	0.08	66	0.18	0.15	71	0.06	0.06	82
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.67	0.10	92	0.52	0.15	89	0.60	0.15	88	0.86	0.14	94	0.82	0.27	83

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		50,566		22,721		23,192		33,567		37,689					
90+ days past due loans and leases .....		17,141		1,725		1,412		2,018		6,077					
Nonaccrual loans and leases.....		50,532		31,964		30,883		47,253		44,833					
Total past due and nonaccrual loans and leases.....		118,239		56,410		55,487		82,838		88,599					
Restructured 30–89 days past due .....		0		0		405		59		850					
Restructured 90+ days past due .....		0		0		0		0		2,273					
Restructured nonaccrual .....		2,095		2,918		3,319		10,661		13,620					
Total restructured loans and leases .....		2,095		2,918		3,724		10,720		16,743					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		19,027		23,618		33,650		25,775		37,663					
Other real estate owned.....		0		1,182		4,885		7,203		14,178					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.37	0.32	68	0.20	0.39	28	0.24	0.43	30	0.40	0.44	52	0.57	0.32	83
90+ days past due loans and leases .....	0.13	0.10	74	0.02	0.12	37	0.01	0.15	30	0.02	0.17	34	0.09	0.04	82
Nonaccrual loans and leases.....	0.37	0.46	41	0.28	0.66	16	0.32	0.51	31	0.57	0.54	57	0.68	0.46	81
90+ days past due and nonaccrual loans and leases.....	0.50	0.62	45	0.30	0.85	11	0.34	0.71	21	0.59	0.75	41	0.77	0.55	77
30–89 days past due restructured.....	0	0.01	21	0	0.01	16	0	0.01	48	0	0.02	28	0.01	0.01	75
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0.03	0	95
Nonaccrual restructured.....	0.02	0.10	19	0.03	0.13	20	0.03	0.14	23	0.13	0.16	47	0.21	0.10	83
30–89 days past due loans held for sale .....	0	0	40	0	0	38	0	0	38	0	0	37	0	0	48
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.37	0.32	68	0.20	0.40	28	0.24	0.43	30	0.40	0.44	52	0.57	0.32	83
90+ days past due assets .....	0.13	0.10	74	0.02	0.12	36	0.01	0.15	29	0.02	0.18	31	0.09	0.04	82
Nonaccrual assets .....	0.37	0.47	41	0.28	0.67	16	0.32	0.53	31	0.57	0.57	57	0.68	0.47	81
30+ days past due and nonaccrual assets .....	0.88	0.97	54	0.50	1.29	11	0.58	1.19	15	1	1.26	45	1.34	0.89	77
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.26	0.36	40	0.18	0.52	14	0.24	0.44	22	0.41	0.48	44	0.52	0.40	77
90+ days past due and nonaccrual assets + other real estate owned .....	0.26	0.37	38	0.19	0.55	13	0.27	0.48	23	0.47	0.52	47	0.67	0.48	77
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.27	0.41	36	0.31	0.60	24	0.51	0.53	53	0.66	0.60	57	1.03	0.63	81
Allowance for loan and lease losses .....	40.29	62.64	32	35.87	66.66	23	56.09	115.41	22	61.18	118.28	23	77.02	100.14	43
Equity capital + allowance for loan and lease losses .....	2.08	3.60	29	2.30	4.97	22	3.35	4.28	41	4.87	4.79	56	7.51	5.57	75
Tier 1 capital + allowance for loan and lease losses .....	3.01	4.30	38	3.20	6.05	21	4.22	5.65	41	5.58	6.16	48	7.90	6.11	73
Loans and leases + other real estate owned .....	0.52	0.71	42	0.50	0.97	22	0.73	0.85	44	0.96	0.96	55	1.51	0.86	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.38	0.26	74	0.19	0.39	31	0.23	0.38	35	0.37	0.42	50	0.57	0.29	86
	90+ days past due .....		0.15	0.12	78	0.02	0.16	46	0.01	0.16	41	0.02	0.22	41	0.07	0.05	77
	Nonaccrual.....		0.24	0.52	28	0.28	0.76	16	0.33	0.46	43	0.63	0.57	66	0.76	0.43	85
Commercial and industrial	30–89 days past due .....		0.32	0.24	70	0.10	0.23	31	0.21	0.31	42	0.37	0.30	68	0.86	0.27	87
	90+ days past due .....		0.04	0.04	66	0.01	0.03	51	0.01	0.05	46	0.02	0.05	59	0.07	0.01	89
	Nonaccrual.....		0.17	0.57	21	0.32	0.75	26	0.50	0.83	35	0.38	0.76	36	0.63	0.60	64
Individuals	30–89 days past due .....		0.81	0.63	66	0.55	0.83	35	0.68	0.83	41	0.99	0.84	59	1.10	0.69	74
	90+ days past due .....		0.06	0.09	61	0.05	0.14	51	0.25	0.17	75	0.05	0.16	51	0.05	0.03	75
	Nonaccrual.....		0.15	0.17	58	0.25	0.28	62	0.20	0.17	63	0.20	0.23	57	0.11	0.21	55
Depository institution loans	30–89 days past due .....			0.01		0			0			0				0	
	90+ days past due .....			0		0			0			0				0	
	Nonaccrual.....			0		0			0			0				0	
Agricultural	30–89 days past due .....		0.04	0.07	67	0.16	0.17	71	0.70	0.24	83	1.63	0.17	95	0.19	0.15	76
	90+ days past due .....		0.19	0	95	0.05	0	94	0	0	42	0.09	0	94	0	0	45
	Nonaccrual.....		8.71	0.70	93	0.73	0.49	77	0.21	0.67	57	0.98	0.75	74	1.25	0.31	85
Foreign governments	30–89 days past due .....			0.50		0			0.07			0.01					
	90+ days past due .....			0		0			0			0					
	Nonaccrual.....			0.15		0.09			0.03			0.06					
Other loans and leases	30–89 days past due .....		0.42	0.12	85	0.47	0.18	80	0.16	0.20	59	0.14	0.17	62	0.10	0.12	71
	90+ days past due .....		0.01	0.01	83	0	0.01	76	0	0.01	67	0.06	0.01	87	0.35	0	99
	Nonaccrual.....		0	0.09	21	0.04	0.15	49	0.04	0.13	49	0.05	0.14	53	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.20	0.46	26	0.50	0.65	49	0.41	0.67	33	0.58	0.71	50	1.25	0.56	87
1–4 family	30–89 days past due .....	0.01	0.24	50	0.06	0.33	56	0.04	0.31	52	0.07	0.46	48	0.19	0.06	85
	90+ days past due .....	0.20	0.71	15	0.38	0.89	24	0.52	0.73	43	0.69	0.86	48	0.70	0.65	64
Revolving	30–89 days past due .....	0.26	0.28	52	0.43	0.48	50	0.38	0.45	43	0.66	0.50	70	0.45	0.29	69
	90+ days past due .....	0.01	0.02	73	0.02	0.03	73	0	0.05	24	0.07	0.05	70	0	0.02	35
	Nonaccrual .....	0.20	1.18	24	0.38	1.13	31	0.42	1	32	0.41	1.17	31	0.60	0.42	72
Closed-end	30–89 days past due .....	0.16	0.49	25	0.53	0.65	52	0.43	0.70	36	0.54	0.75	45	1.64	0.63	91
	90+ days past due .....	0.02	0.26	50	0.07	0.38	60	0.06	0.35	55	0.07	0.53	53	0.28	0.06	88
	Nonaccrual .....	0.19	0.67	17	0.37	0.87	27	0.56	0.70	49	0.82	0.84	60	0.75	0.68	64
Junior lien	30–89 days past due .....	0.01	0.01	46	0	0.02	38	0.05	0.02	80	0.01	0.03	38	0.47	0.03	98
	90+ days past due .....	0	0	36	0	0	32	0	0	70	0	0	64	0	0	36
	Nonaccrual .....	0.01	0.03	35	0.02	0.04	39	0.04	0.04	59	0.05	0.06	55	0.06	0.04	68
Commercial real estate	30–89 days past due .....	0.45	0.15	86	0.09	0.26	37	0.13	0.18	47	0.28	0.17	75	0.26	0.15	79
	90+ days past due .....	0.16	0.01	96	0	0.02	59	0	0.03	43	0	0.03	20	0.03	0.02	77
	Nonaccrual .....	0.21	0.38	38	0.20	0.62	22	0.26	0.23	65	0.57	0.28	87	0.78	0.33	86
Construction and development	30–89 days past due .....	1.77	0.17	94	0.14	0.28	54	0.17	0.28	57	0.69	0.21	89	0.18	0.18	68
	90+ days past due .....	0.70	0.01	99	0	0.01	76	0	0.02	33	0	0.02	31	0	0.01	42
	Nonaccrual .....	0.04	0.20	44	0.05	0.41	36	0.16	0.20	66	0.84	0.19	91	1.27	0.21	93
1–4 family	30–89 days past due .....	0.09	0.02	88	0.06	0.03	77	0.07	0.06	70	0.22	0.06	85	0.05	0.05	72
	90+ days past due .....	0	0	44	0	0	42	0	0	41	0	0	43	0	0	46
	Nonaccrual .....	0.01	0.01	73	0.02	0.03	69	0.08	0.02	88	0.04	0.02	74	0	0.04	70
Other	30–89 days past due .....	1.68	0.13	95	0.08	0.22	52	0.11	0.20	58	0.47	0.13	87	0.13	0.08	75
	90+ days past due .....	0.70	0	99	0	0	85	0	0.01	35	0	0.02	33	0	0.01	44
	Nonaccrual .....	0.03	0.16	51	0.03	0.35	36	0.08	0.17	55	0.80	0.15	92	1.26	0.12	95
Multifamily	30–89 days past due .....	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.04	35
	90+ days past due .....	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0	45
	Nonaccrual .....	1.20	0.17	91	0	0.11	20	0.06	0.05	67	0	0.08	23	0	0.05	33
Nonfarm non-residential	30–89 days past due .....	0.06	0.13	46	0.08	0.23	37	0.13	0.14	52	0.14	0.17	47	0.31	0.14	82
	90+ days past due .....	0	0.01	70	0	0.02	64	0	0.03	47	0	0.03	21	0.04	0.02	80
	Nonaccrual .....	0.17	0.45	28	0.26	0.80	23	0.31	0.28	64	0.51	0.30	72	0.67	0.40	79
Owner Occupied	30–89 days past due .....	0.03	0.04	56	0.08	0.07	63	0.08	0.07	64	0.10	0.09	58	0.20	0.06	89
	90+ days past due .....	0	0	37	0	0	33	0	0.01	56	0	0.01	25	0.03	0.01	82
	Nonaccrual .....	0.07	0.17	33	0.16	0.27	34	0.09	0.16	40	0.16	0.17	57	0.51	0.16	91
Other	30–89 days past due .....	0.03	0.08	59	0	0.14	25	0.05	0.07	51	0.04	0.07	51	0.10	0.06	75
	90+ days past due .....	0	0	80	0	0.01	76	0	0.01	30	0	0.01	31	0.01	0.01	85
	Nonaccrual .....	0.10	0.23	42	0.11	0.44	29	0.22	0.10	82	0.35	0.13	85	0.16	0.16	64
Farmland	30–89 days past due .....	0.07	0.10	71	0.25	0.11	82	0.57	0.23	81	0.48	0.25	79	0.96	0.10	94
	90+ days past due .....	0.47	0	97	0	0	90	0	0.01	84	0	0.01	42	0	0	45
	Nonaccrual .....	0.83	0.69	71	0.93	1.13	63	0.36	0.84	49	1.06	1.23	64	0.69	0.44	74
Credit card	30–89 days past due .....	1.68	0.81	91	2.01	0.95	87	4.69	1.19	98	5.61	1.22	95	1.47	0.83	72
	90+ days past due .....	1.13	0.45	91	1.07	0.63	72	2.37	0.78	97	1.46	0.73	83	14.71	0.22	97
	Nonaccrual .....	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,339,921	1,496,007	1,379,457	1,052,098	798,777										
Retained earnings .....	836,049	688,465	541,050	473,183	402,259										
Accumulated other comprehensive income (AOCI) .....	27,359	143,090	40,225	-9,427	-1,979										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,203,329	2,327,562	1,960,732	1,515,854	1,199,057										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,039,221	571,406	522,324	341,764	191,760										
Accumulated other comprehensive income-related adjustments .....	27,359	143,090	40,225	-9,427	-1,979										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,136,749	1,613,066	1,398,183	1,183,517	1,009,276										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,136,749	1,613,066	1,398,183	1,183,517	1,009,276										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	130,500	124,500	124,500										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	130,500	124,500	124,500										
Less: Additional tier 1 capital deductions .....	0	0	0	0	651										
Additional tier 1 capital .....	0	0	130,500	124,500	123,849										
<b>Tier 1 Capital</b> .....	2,136,749	1,613,066	1,528,683	1,308,017	1,133,125										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	130,500	138,000	7,500	7,500	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	165,115	149,555	125,066	122,372	98,850										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....			0	0	114										
Tier 2 capital before deductions .....	295,615	287,555	132,566	129,872	98,964										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	295,615	287,555	132,566	129,872	98,964										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,432,364	1,900,621	1,661,249	1,437,889	1,232,089										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	25,782,033	18,266,980	13,647,007	11,870,018	9,711,652										
Less: Deductions from common equity tier 1 capital .....	1,039,221	571,406	522,324	341,764	192,411										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	24,742,812	17,695,574	13,124,683	11,528,254	9,519,241										
Total risk-weighted assets .....	17,114,466	12,988,680	11,112,331	9,780,666	7,876,367										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.49	12.37	58	12.42	12.35	56	12.58	12.11	66	12.10	12.09	60	12.81	11.95	71
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A .....	12.49	13.11	43	12.42	13.08	44	13.76	12.78	72	13.37	12.85	69	14.39	12.68	75
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A .....	14.21	14.91	44	14.63	15.23	47	14.95	14.36	68	14.70	14.45	68	15.64	14.15	76
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage .....	8.64	8.98	44	9.12	9.13	51	11.65	9.76	87	11.35	9.71	89	11.90	10.04	86
Supplementary leverage ratio, advanced approaches HCs .....		6.71			8.72			7.41			7.31				

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....	0			0			0			0			0			0	
Total property and casualty assets .....	0			0			0			0			0			0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....	0			0			0			0			0			0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....	0			0			0			0			0			0	
Total insurance underwriting equity .....	0			0			0			0			0			0	
Total property and casualty equity .....	0			0			0			0			0			0	
Total life and health equity .....	0			0			0			0			0			0	
Total insurance underwriting net income .....	0			0			0			0			0			0	
Total property and casualty .....	0			0			0			0			0			0	
Total life and health .....	0			0			0			0			0			0	
Claims and claims adjusted expense reserves (P/C) .....	0			0			0			0			0			0	
Unearned premiums (P/C) .....	0			0			0			0			0			0	
Policyholder benefit and contractholder funds (L/H) .....	0			0			0			0			0			0	
Separate account liabilities (L/H) .....	0			0			0			0			0			0	
Insurance activities revenue .....	5			5			5			0			16	0.00	-16.67		
Other insurance activities income .....	5			5			5			0			16	0.00	-16.67		
Insurance and reinsurance underwriting income .....	0			0			0			0			0			0	
Premiums .....	0			0			0			0			0			0	
Credit related insurance underwriting .....	0			0			0			0			0			0	
Other insurance underwriting .....	0			0			0			0			0			0	
Insurance benefits, losses, expenses .....	0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries .....	0			0			0			0			0			0	
Life insurance assets .....	167,671			123,763			109,428			82,320			59,350	35.48	232.35		
<b>Analysis Ratios</b>																	
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.11			53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.89			46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets .....	13.40			11.24			7.26			8.53			0				
Insurance activities revenue / Adjusted operating income .....	0	0.36	25	0	0.41	25	0	0.47	23	0	0.47	10	0	0.44	38		
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86		0	0.01	47		
Credit related premium income / Total premium income .....	32.99			38.23			34.91			44.54			60				
Other premium income / Total premium income .....	67.01			61.77			65.09			55.46			40				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47		
Insurance net income (P/C) / Equity (P/C) .....	23.22			15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H) .....	4.49			3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums .....	927.51			447.82			233.61			160.49			136.34				
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.15			0.17			0			
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0.15			2.31			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	7.26	12	32	6.99	11.03	37	6.62	11.51	34	5.72	10.22	31	4.70	14.86	14		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	2,175	2,300	2,372	2,502	4,399
Real estate loans.....	2,168	2,300	2,372	2,502	4,399
Commercial and industrial loans .....	7	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	52,848	50,231
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	2,175	2,300	2,372	55,350	54,630
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	0	48
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18			27.03			27.29				
Commercial and industrial loans .....		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....	-5.43	6.83	39	-3.04	-2.40	58	-5.20	22.48	42	-43.12	7.24	10		22.03	
Total selected assets.....	-5.43	9.48	35	-3.04	2.04	43	-95.71	12.40	5	1.32	3.24	47	-36.66	-5.54	24
Deposits .....		0.73			3.46			10.36			5				-22.72

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....	209,747	190,339	162,691	164,551	133,336	10.20	78.84	
Dividends .....	207,000	188,000	142,000	148,000	119,000	10.11	97.14	
Interest .....	93	7	30	28	37	1228.57	151.35	
Management and service fees .....	2,654	2,332	20,661	16,523	14,299	13.81	-78.33	
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	92	121	182	166	127	-23.97	-97.34	
Dividends .....	92	121	182	166	127	-23.97	-97.34	
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0	0			
Dividends .....	0	0	0	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Total income from subsidiaries .....	209,839	190,460	162,873	164,717	133,463	10.17	73.79	
Securities gains (losses) .....	0	0	0	0	3			
Other operating income .....	314	826	301	1,090	60	-61.99	89.16	
Total operating income .....	210,153	191,286	163,174	165,807	133,526	9.86	73.81	
<b>Operating Expenses</b>								
Personnel expenses .....	5,405	4,705	24,898	20,100	17,476	14.88	-64.78	
Interest expense .....	0	388	348	292	0	-100.00		
Other expenses .....	14,734	10,604	15,678	12,682	10,814	38.95	83.76	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	20,139	15,697	40,924	33,074	28,290	28.30	+13.81	
Income (loss) before taxes .....	190,014	175,589	122,250	132,733	105,236	8.22	94.80	
Applicable income taxes (credit) .....	-3,407	-3,108	-4,488	-3,773	-2,983			
Extraordinary items .....					0			
Income before undistributed income of subsidiaries .....	193,421	178,697	126,738	136,506	108,219	8.24	90.41	
Equity in undistributed income of subsidiaries .....	91,336	87,703	83,806	45,372	8,157	4.14	367.24	
Bank subsidiaries .....	91,336	87,703	83,806	47,014	8,748	4.14	280.80	
Nonbank subsidiaries .....	0	0	0	-1,642	-591			
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	284,757	266,400	210,544	181,878	116,376	6.89	135.08	
<b>Memoranda</b>								
Bank net income .....	298,336	275,703	225,806	195,014	127,748	8.21	131.30	
Nonbank net income .....	92	121	182	-1,476	-464	-23.97		
Subsidiary holding companies' net income .....	0	0	0	0	0			

## Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		3,188,210	95.95	2,369,040	95.93	2,063,011	96.70	1,612,115	1,274,177	34.58	167.05
Common and preferred stock .....		3,188,210	95.95	2,369,040	95.93	2,063,011	96.70	1,612,115	1,274,177	34.58	167.05
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		4,040	0.12	4,040	0.16	4,040	0.19	3,854	11,070	0.00	-65.35
Common and preferred stock .....		4,040	0.12	4,040	0.16	4,040	0.19	3,854	11,070	0.00	-65.35
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		119,305	3.59	85,426	3.46	57,836	2.71	64,299	47,723	39.66	87.57
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		1,069	0.03	1,245	0.05	1,283	0.06	676	528	-14.14	84.31
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		10,241	0.31	9,733	0.39	7,207	0.34	6,697	5,475	5.22	45.24
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		3,322,865	100.00	2,469,484	100.00	2,133,377	100.00	1,687,641	1,338,973	34.56	160.25
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	7,500	0.30	7,617	0.36	7,773	0	-100.00	
Other liabilities .....		12,623	0.38	22,484	0.91	32,731	1.53	37,736	13,781	-43.86	-62.80
Balance due to subsidiaries and related institutions .....		132,620	3.99	132,459	5.36	132,297	6.20	126,278	126,135	0.12	5.26
Total liabilities .....		145,243	4.37	162,443	6.58	172,645	8.09	171,787	139,916	-10.59	-9.18
Equity Capital .....		3,177,622	95.63	2,307,041	93.42	1,960,732	91.91	1,515,854	1,199,057	37.74	184.51
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		1,107	0.03	954	0.04	923	0.04	845	780	16.04	44.71
Common surplus .....		2,338,814	70.39	1,495,053	60.54	1,378,534	64.62	1,051,253	797,997	56.44	212.21
Retained earnings .....		810,342	24.39	667,944	27.05	541,050	25.36	473,183	402,259	21.32	116.45
Accumulated other comprehensive income .....		27,359	0.82	143,090	5.79	40,225	1.89	-9,427	-1,979	-80.88	
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		3,322,865	100.00	2,469,484	100.00	2,133,377	100.00	1,687,641	1,338,973	34.56	160.25
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		132,620	3.99	132,459	5.36	132,297	6.20	126,278	126,135	0.12	5.26
Notes payable to subsidiaries that issued TPS .....		130,500	3.93	130,500	5.28	130,500	6.12	124,500	124,500	0.00	4.82
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	11.09	11.94	48	12.16	7.29	86	12.02	9.68	77	12.57	10.40	74	9.80	8.67	65
Bank net income / Average equity investment in banks .....	11.77	11.80	55	12.18	7.45	84	12.33	10.51	73	12.81	11.19	71	10.21	9.11	70
Nonbank net income / Average equity investment in nonbanks .....	2.28	13.12	30	3	9.75	41	4.59	7.89	47	-15.89	7.10	3	-4.02	9.81	2
Subsidiary HCs net income / Average equity investment in sub HCs .....		10.11			7.01			8.55			8.78			8.81	
Bank net income / Parent net income .....	104.77	96.79	71	103.49	88.16	55	107.25	82.22	78	107.22	82.56	78	109.77	104.64	79
Nonbank net income / Parent net income .....	0.03	3.40	35	0.05	3.59	33	0.09	5.93	29		3.78			1.13	
Subsidiary holding companies' net income / Parent net income .....		65.35			68.34			74			72.48			90.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	4.57	16.81	22	7.04	20.06	25	8.81	20.43	38	11.33	20.88	50	11.67	11.14	55
Total debt / Equity capital .....	0	11.71	11	0.33	14.41	21	0.39	14.31	27	0.51	14.69	31	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital .....	4.11	13.63	22	5.98	16.67	23	7.04	16.36	35	8.73	17.10	43	10.38	9.36	53
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.77	11	0.33	14.68	21	0.39	14.56	27	0.51	15.14	31	0	4.64	26
Total debt / Equity capital – excess over fair value .....	0	11.81	11	0.33	14.52	21	0.39	14.51	27	0.51	14.81	31	0	4.62	26
Long-term debt / Equity capital .....	0	10.95	12	0.33	13.56	21	0.39	13.04	28	0.51	13.37	31	0	4.39	27
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Current portion of long-term debt / Equity capital .....	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46
Excess cost over fair value / Equity capital .....	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46
Long-term debt / Consolidated long-term debt .....	0	39.86	10	4.34	34.67	25	4.34	28.44	29	2.56	28.63	30	0	17.83	25
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100.46	103.22	43	102.86	102.81	51	105.42	103.22	66	106.60	103.10	72	107.19	105.17	57
Total investment in subs / Equity capital .....	100.46	108.40	34	102.86	110.16	35	105.42	111.07	52	106.60	112.48	56	107.19	105.55	55
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.05	0.29	44	0.25	0.47	45	0.50	0.36	60	0.55	0.35	64	0.74	0.56	53
Equity investment in subs – equity cap / Net income-div (X) .....	0.10	1.05	7	0.47	1.82	21	1.14	1.22	52	1.41	1.22	70	3.13	1.91	81
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	132.28	152.85	48	136.81	136.59	58	106.53	177.68	25	118.53	162.34	32	118.07	96.31	72
Cash from ops + noncash items + op expense / Op expense + dividend .....	126.33	154.48	42	128.90	147.24	51	104	190.27	19	147	174.91	43	103.53	100.80	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	120.36	98.54	73	119.48	134.08	54	96.80	116.34	24	114.94	103.19	68	89.94	101.42	32
Pretax operating income + interest expense / Interest expense .....		1,835.33		45,354.90	2,016.32	96	35,229.31	1,968.54	95	45,556.51	2,898.75	96		1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	6,273.29	1,770.77	91	3,660.20	1,539.23	86	1,869.18	1,632.83	66	2,231.23	1,369.37	77	2,580.23	1,082.59	84
Dividends + interest from subsidiaries / Interest expense + dividends .....	145.54	174.12	50	147.50	150.43	58	120.61	210.80	22	133.21	188.90	35	134.12	107.07	73
Fees + other income from subsidiaries / Salary + other expenses .....	13.18	11.92	72	15.23	13.95	67	50.92	16.52	79	50.40	16.08	82	50.54	6.15	91
Net income / Current part of long-term debt + preferred dividends (X) .....		47.61			35.64			57.11			33.93				71.32
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-0.75	3.44	13	-2.53	3.85	9	-4.75	2.64	9	-5.55	2.61	10	-6.25	1.68	4
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.17			0.10			0.04			0.24			0	
Nonaccrual .....		0.92			1.03			0.54			6.54			0.46	
Total .....		1.09			1.13			0.58			6.78			0.46	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	73.60	66.37	60	71.16	81.10	49	92.76	57.84	80	81.28	57.26	73	82.10	100.86	37
Dividends declared / Net income .....	49.99	28.27	90	47.73	42.29	59	55.84	33.08	88	61	27.33	94	76.35	32.32	92
Net income – dividends / Average equity.....	5.54	8.62	23	6.35	4.14	78	5.31	6.46	33	4.90	7.33	20	2.32	5.74	15
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	145.41	155.92	53	147.85	132.17	59	120.79	178.13	35	133.39	157.73	46	133.94	106.72	69
Dividends from nonbank subsidiaries .....	0.06	4.90	51	0.10	3.41	54	0.15	7.53	45	0.15	7.13	53	0.14	2.37	57
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48
Dividends from all subsidiaries .....	145.47	203.53	42	147.94	174.85	51	120.94	260.40	23	133.54	215.26	31	134.08	114.69	67
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	69.38	45.96	70	68.19	60.28	58	62.89	66.55	44	75.89	60.71	68	93.15	35.18	90
Interest income from bank subsidiaries.....	0.03	0.11	66	0	0.36	43	0.01	0.54	48	0.01	0.52	51	0.03	0.14	63
Management and service fees from bank subsidiaries .....	0.89	0.88	80	0.85	1.47	77	9.15	1.55	88	8.47	1.88	85	11.19	0.94	92
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0	45
Operating income from bank subsidiaries .....	70.31	51.33	70	69.04	62.88	53	72.05	69.36	52	84.38	63.43	69	104.37	41.35	88
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	62.63	72	100	56.39	72	100	82.95	65		51.40			129.02	
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26		18.56			0.63	
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38		2.96			0.60	
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43		0.15			0.08	
Operating income from nonbank subsidiaries .....	100	87.22	66	100	79.84	64	100	150.41	51		99.33			153.75	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies .....		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			58.36	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	98.50	74.16	60	98.28	69.76	69	87.02	67.32	42	89.26	65.18	46	89.12	67.33	42
Interest income from bank subsidiaries.....	0.04	0.23	61	0	0.63	40	0.02	0.80	43	0.02	0.92	44	0.03	1.07	60
Management and service fees from bank subsidiaries .....	1.26	1.44	80	1.22	1.87	77	12.66	1.81	90	9.97	2.01	87	10.71	2.14	87
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45
Operating income from bank subsidiaries .....	99.81	83.13	73	99.50	82.20	68	99.70	78.80	77	99.24	74.20	60	99.86	79.76	73
Dividends from nonbank subsidiaries .....	0.04	3.07	50	0.06	1.95	52	0.11	2.65	49	0.10	2.57	53	0.10	1.78	59
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46
Operating income from nonbank subsidiaries .....	0.04	4.67	37	0.06	4.70	40	0.11	7.29	34	0.10	7.64	35	0.10	3.09	53
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			886.47	
Loans and advances from subsidiaries / Total debt .....		26.38			1,766.12			28.33			1,624.57			26.53	